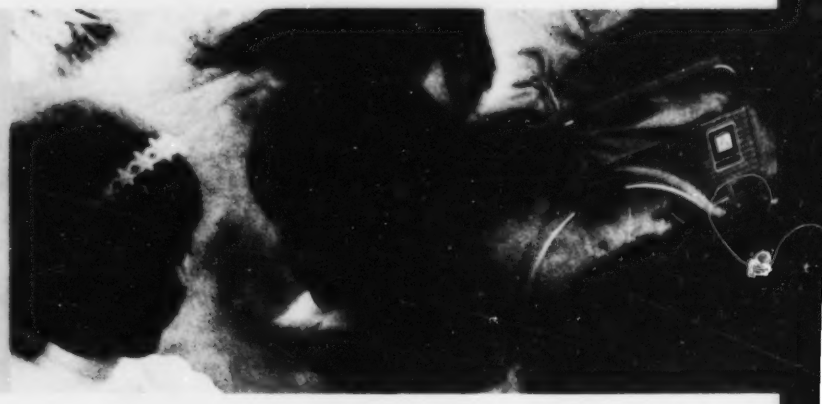
RESEARCH REPORT

MEETING SENIORS' HOUSING NEEDS: A GUIDE FOR COMMUNITY GROUPS

DISTINCT HOUSING NEEDS SERIES



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Meeting Senior's Housing Needs
A Guide for Community Groups

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PREFACE

The purpose of this guide is to help seniors' organizations throughout Canada understand how they can influence the provision of seniors' housing in their communities. Although some groups may choose to work toward the development and construction of a housing project, this is by no means the only way that meaningful contributions can be made. In this document, we also discuss some of the other ways in which groups can make a difference. For those interested in exploring the development and construction option, we provide some signposts that will help along the journey.

The document does not provide detailed instructions on how to go about building or managing seniors' housing. What it does provide is a framework for action: a way of thinking about and approaching the resolution of seniors' housing needs in communities across the country. Although it must be recognized that dealing with housing issues became more complex and time consuming in the 1990s, groups that are willing to face and overcome the challenges can still make a difference to the lives of seniors in their communities.

This guide is intended to help organizations of all types and backgrounds, from the brand new to the old hands. Its contents are based, in part, on input received from seniors' organizations all across the country, including some which have developed dozens of housing projects, some working on their first, and some making their contribution in other ways.

We are very grateful to these organizations for their help in putting this guide together. Most of them warned us about the degree of commitment required from volunteers undertaking housing-related projects. But they all said their greatest reward was the satisfaction of the people who moved into housing projects they had helped to create, whether by working on the actual project itself, or by working in various ways behind the scenes to facilitate the development of good housing for seniors.

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1.0 INTRODUCTION: YOU CAN MAKE A DIFFERENCE

What better way to introduce this guide than with examples of groups active in seniors' housing issues in their communities. These examples were chosen to illustrate the wide variety of ways in which organizations like yours can address seniors' housing needs.

- The Lionsview Seniors' Planning Society of North Vancouver, British Columbia, has undertaken a number of housing research projects that have helped to identify the housing needs of seniors in North Vancouver and some of the options available such as equity cooperatives. It has also worked with all levels of government to help address seniors' housing issues.

- The Prince Edward Island Senior Citizens' Federation, of Charlottetown, advises governments on ways to improve the quality of life for seniors and cooperates with other organizations that offer services for seniors. The Federation has been a member on several housing committees and has participated in a survey of seniors' housing needs. It makes regular presentations to government officials and answers inquiries related to housing.

- After much hard work, directed by a determined and committed board of directors, the King City Seniors' Residence Corporation, of King City, Ontario, is about to start construction of an enriched housing project for seniors in downtown King City. In spite of the lengthy development process, the Corporation is already thinking about phases two and three.

- For almost 30 years, the Fédération de l'âge d'or du Québec (FADOQ) has promoted the interests of its 170,000 members. In the housing field, FADOQ has helped to raise awareness among decision makers on matters such as tenancy regulations, zoning requirements, residential taxation and regulations for small seniors' projects. The organization has also helped develop a guide for seniors looking for suitable accommodation.

- The Seniors' Housing Information Program, of Burnaby, British Columbia, provides a phone-in/drop-in housing information program for seniors, and develops and distributes a directory of seniors' housing. It also acts as a resource for community organizations and individuals interested in seniors' housing. It has conducted two surveys using the CMHC SENIORS software and trains volunteers so they can address community housing needs.

- In the fortunate position of owning a piece of land suitable for residential development, the Acton Legion, of Acton, Ontario, subdivided and sold the land, and used the proceeds to build a 48-unit seniors' project.

Who Should Use This Guide?

This guide is intended to help a wide variety of organizations become more active in seniors' housing in their communities. A few examples of the types of organizations that have become involved in seniors' housing issues in Canada include the following.

Service clubs

Either alone or in partnership with others (often several different service clubs will join forces to tackle a community project), service clubs have made a major contribution to the development and management of affordable seniors' housing in Canada. Frequently, the objective is the construction of a building, but service clubs may also make a contribution in other ways, by sponsoring a housing registry for example, or by coordinating an assessment of seniors' housing needs in their community.

Religious organizations

Many houses of worship own land suitable for residential development. Using the land as equity may enable the congregation to develop a housing project that is more affordable than similar projects in the community. Some congregations act as advocates for seniors in their communities, while others sponsor and manage research projects on important issues. They develop terms of reference, call for and review proposals from consultants, and oversee the subsequent work.

Ethnic organizations

As housing developer, housing manager, advocate, fund raiser and service provider, ethnic organizations in Canada have a long history of involvement in housing issues.

Neighbourhood groups

The scope and role of neighbourhood groups can range from compiling a data base on seniors' housing, to fund-raising activities, to supporting a seniors' project that is going through the rezoning process in their community.

Retirees

Retired employees of a company who have similar housing needs might decide to join forces and create their own, unique housing project.

Although many of these organizations can and do operate on their own to improve housing conditions for seniors in their communities, many have also decided to combine their efforts in the pursuit of a common goal. There is a reason that "strength in numbers" has become a cliché—it is because it's true!

Other Useful Information

The guide also contains an annotated bibliography that will help you find more information and a list of useful contacts.

We have designed the guide to function as something of a companion piece to other Canada Mortgage and Housing Corporation (CMHC) publications.

- SENIORS is a computer program designed to help in planning housing and support services. As some of our survey respondents have already discovered, SENIORS, which is based on *Planning Housing and Support Services for Seniors*, provides an extremely useful set of tools for assessing housing needs in a community. The tools are designed to help a community gather and analyze facts to assess the needs of its senior citizens for housing, support services and transportation, and to plan future options to satisfy those needs.

- *Housing Choices for Older Canadians* describes, in some detail, the different ways seniors' housing needs can be met in the community.

- *Housing for Older Canadians* is a comprehensive guide to planning, designing, developing, marketing and managing housing for people 55 and older.

- *Housing Options for People with Dementia* is a guide designed to increase public awareness of the types and range of housing options that can be made available to people with dementia.

These publications, and others, are referenced in the annotated bibliography.

How the Guide Is Organized

The guide is divided into three parts.

Part 1 – An Overview of Seniors' Housing describes seniors' housing preferences and options, as well as an overview of the way seniors' housing is developed and managed in Canada.

Part 2 – A Framework for Action will help your group get organized, provides some advice on understanding housing needs in your community and gives a few suggestions about how community groups can raise funds to help finance their activities.

Part 3 – Ideas for Action reviews three broad approaches to meeting seniors' housing needs that could be used by community groups throughout Canada.

PART ONE: OVERVIEW OF SENIORS' HOUSING

2.0 THE PREFERENCES OF TODAY'S SENIORS

Seniors today are generally becoming more affluent and less willing to leave the comforts of their own home for congregate housing characterized by small efficiency apartments. Maintaining an active lifestyle with all the comforts of their own home is a financial priority for most seniors. When there is a lack of desirable options, the majority remain in their own homes or are prematurely confined to institutions.

Overwhelming Desire to Stay Home

Research usually confirms that most seniors, including seniors with disabilities, intend to remain in their own homes for as long as they can. Often, these homes are owner-occupied, single-family dwellings and, in many cases, the mortgage is paid off.

About one quarter of Canadian seniors rent and three quarters of those live in apartments. Regardless of tenure, an overwhelming majority are satisfied with their current living conditions and place a very high value on independence. Seniors who are more likely to think about moving are generally those with a disability of some type, but even for these seniors, staying in their own home is a top priority.

Given the strength of these feelings, it is not surprising that seniors are more likely to renovate their current home than move. This is true across the age spectrum of seniors, from the youngest to the oldest. But most renovate for the same reasons that younger people renovate—to upgrade their home or to improve its appearance. Comparatively few seniors renovate for health-related reasons.

Studies conducted across Canada confirm that when a decision to move from a single-family home is made, most moves occur between the ages of 40 and 60. More often, seniors move into an apartment or other multi-unit building, although this preference gets much stronger with age. Less than half of seniors under the age of 75 would choose to move to an apartment, in contrast to 60 per cent of those over the age of 75. Analysis of census data confirms the strong preference of people under the age of 75 to live in "ground-oriented housing," which means housing that provides direct access to the outdoors (single or semidetached houses or townhouses).

Very few seniors express any interest at all in a seniors' residence or retirement community. It is likely that this lack of interest is related, in part, to the type of seniors' residence available in many centres in Canada. In fact, several of the groups that responded to our survey were motivated by a lack of appropriate housing in their communities. Instead of choosing to remain in their own homes or move to a facility that did not meet their requirements, these groups opted instead to create their own housing. This guide gives you some advice about how to do that, but it also provides some suggestions about how you might achieve the goal of better housing in other ways too.

Retirement Communities Work for Some

For those who do consider a retirement community, the most successful are age integrated and attract younger empty nesters between the ages of 50 and 60 with services, conveniences and recreation amenities. Once the move has been made, the healthiest and happiest seniors who maintain the highest levels of independence live in communities that have been carefully planned to facilitate ageing in place. Specific housing preferences and needs change with the ageing process, so it is important to understand what will market to younger empty nesters or to older independent seniors and how to plan for residents that become frail, typically at the age of 75 years or more.

Independent seniors prefer spacious unit types in the following order:

1. two bedrooms and den;
2. two bedrooms;
3. one bedroom and den; and
4. one bedroom.

In all cases, 1 1/2 to 2 baths are desired. The motivation for moving is to escape maintenance and barriers. The most desired environment is detached maintenance-free bungalow homes or low-rise buildings with ground-level access or elevators.

Customized Mobile Home Parks a Popular Option

Security systems and recreation facilities are very important. In a bungalow community or mobile home park, recreation facilities are usually provided in a centrally located stand-alone building.

Congregate Care and Assisted Living Environments

Usually, a congregate care project is defined as one which provides conventional self-contained dwelling units for its residents, who may be owners or renters, along with some services, such as a dining room, housekeeping and a security system. Very limited medical care may be provided, perhaps by means of a weekly visit from a nurse. Congregate care projects are designed to accommodate the ageing in place of its residents, up to the point where they are no longer capable of independent living.

Assisted living projects usually provide more medical care than congregate care projects and are suitable for frailer seniors. In an assisted living environment, housing units can be scaled down in size because the occupants are more likely to be living alone and less mobile. Housing components may include recreation facilities, programmed activities, medical alert and assistance, transportation and housekeeping services, and dining facilities.

Caregivers may live on site, or services may be brought in as they are needed. Housing varies from large bungalows with private rooms around a central living and dining area to intimate country-inn style residences, and separate floors or wings of larger buildings.

Check with your provincial government health agency for programs that may be available to provide care services and funding.

Continuum of Care Campuses

In a continuum of care, all ages and circumstances are provided for on one site. Campus-style settings feature various housing components to accommodate different stages of the ageing process on a single site. Ideally, the components are connected by indoor walkways or courtyards. A campus can be developed by adding housing for independent seniors and care components to other types of established buildings, such as personal care homes, with new construction or refurbishing of underutilized areas.

Physically and psychologically challenged residents who require more services are located in a separate building or on a separate floor or wing of the same building designed with more "handicap" and medical alert/assistance features than the rest of the housing on the site.

Development of Services to Facilitate Ageing in Place

Seniors can be assisted to age in place and remain independent through the provision of services to their current residence. Government programs to assist seniors are usually restricted by income, require assessment and approval of the applicant, and are restricted to a maximum amount of assistance. Circumstances may make it viable to use staff and space for programs to complement those coordinated by government agencies:

- community outreach programs for maintenance, foot care, hair care, meals, housekeeping and other services; and
- adult day care or overnight resplte to relieve family caregivers in an outreach program or housed in a dedicated area of an existing seniors' facility.

3.0 EQUITY AND TENURE OPTIONS

Unlike a few years ago when seniors had only the two options of owning or renting, today numerous tenure options have been developed to meet the needs of different types of seniors.

Homeownership

Most seniors are homeowners, and most owners live in a single-detached home. This is especially true of younger seniors: those under the age of 75.

Private rental

About one in four seniors lives in private rental accommodation. Some rent an apartment in buildings not developed especially for seniors which do not provide any special services or amenities.

Others live in buildings designed for seniors from the outset. Usually, these include recreation opportunities and supportive services in the monthly rental charge. Depending on the extent of the services provided, rental apartments may be described as congregate care or assisted living projects. They are leased for terms of up to several years.

Condominiums

Developed in any housing form ranging from single-detached houses to highrise apartments, condominiums are sold to the resident for the total development cost of each unit. The resident is required to sell the unit independently at market rates when he or she moves out. Condominium fees are collected on a monthly basis to pay for management, maintenance and services. A board of directors elected by the residents of the condominium makes management decisions. Recently, condominiums have been developed that provide services such as meals and housekeeping.

Non-profit cooperatives

These units are owned collectively by residents who pay a set amount as a "housing charge" that entitles them to tenure and voting privileges. A board of directors elected by the membership makes management decisions. Most non-profit cooperatives receive government subsidy payments that help to offset expenses.

Non-profit rentals

Many tenants living in non-profit rental units receive rental assistance that helps make rent more affordable. This is often called rent geared to income or RGI. These units are built with the assistance of government programs.

Equity cooperatives

These units are developed using the resident's own equity, which in the case of seniors, usually comes from the sale of the family home. There are several different arrangements for returning equity when a member leaves, ranging from the refund of the original equity, to an amount equal to the market value of the unit.

Life lease

These communities require those applying for residency to make an equity contribution to a secure fund (usually a minimum of 30 per cent of the total cost of the unit). Residents may make larger contributions and the interest on the additional equity is used to offset the cost of management, maintenance and services, thereby reducing the monthly housing charge. Usually, the equity is returned to the resident when he or she moves out. In some cases, the equity portion may be returned at an appreciated value or the resident can sell the unit at market value. Some life lease properties include care services that support ageing in place and the resident's equity is used to pay for additional services.

Management decisions are made by a board of directors appointed by the sponsoring housing group. If the board does not include residents, they may have input into decisions via a resident advisory committee.

Abbeyfield

These large houses usually accommodate from seven to 10 seniors who eat together in a common dining room and are cared for by a live-in housekeeper. Each resident has her own living quarters, which may be either a bed-sitting room or a small, self-contained apartment.

Garden suites, accessory apartments

Sometimes called granny flats, these are popular in some regions as apartments within a large home, or as a separate dwelling located on the same property as the larger home.

4.0 HOW SENIORS' HOUSING IS CREATED

It is helpful for those wanting to become involved with seniors' housing issues to have some understanding of how housing is usually created and managed in Canada, and to understand how some of the more traditional practices have begun to change.

Who Provides Housing?

Most seniors' housing in Canada has always been provided by the private market. Even in the years when governments were actively involved in the delivery of housing programs, only a small percentage of total activity was attributable to the public sector. But what does this really mean? What are the private, public and non-profit sectors and what do they do?

To begin to understand the Canadian housing system, it is helpful to describe who is involved in creating and managing housing.

Land owners

Most land in Canadian cities is owned by private individuals or companies. Although land use is regulated in a number of ways (by zoning by-laws for example), owners are free within these restrictions to sell or use their land as they see fit.

Community-based non-profit organizations

Chapter 1 described the diversity of community groups active in seniors' housing across Canada. Most of these groups are private, in the sense that they are owned by non-governmental bodies, but in view of their non-profit nature, they are considered to be in a category of their own, which is often called the non-profit or "third" sector.

Developers

In the world of residential construction, the developer is the person or company whose business it is to invest in the development of a site with the goal of making a profit at the end of the process, although there are also non-profit developers in Canada. Usually, it is necessary for developers to invest significant amounts of money during the land development process. Non-profit developers generally do not have much cash to invest in project development and rely on other mechanisms to get a project built.

Development consultants

Companies that provide advice and assistance during the development process, but not money, are often referred to as development consultants rather than as developers.

Architects

The architect is the person who designs the building to meet the needs of the building owners. The architect may work directly for the building owner or for the developer, depending on how the arrangement is structured.

Municipal planners

Most municipalities in Canada have zoning by-laws, which govern land use, as well as various other site planning criteria that must be observed during the design process. There are also building codes that must be complied with. Nothing can be built unless all planning and code requirements are satisfied and the local planning department issues a building permit. In order to build something that was not originally intended for a neighbourhood, it is necessary to gain municipal approval for the re-zoning of the property. Often, this can be very difficult to obtain, particularly if the neighbours are opposed.

Lenders

The money to build a project is generally provided by a bank or a credit union, or some other financial institution, although it is

becoming more common for the eventual residents of a project to provide the money themselves. More typically, a private sector lender makes a short-term loan, called a construction loan, to build the project. Most lenders will not provide such a loan unless a significant proportion of units are sold or leased before construction starts, or the owner has a large amount of equity to contribute to the development process, or the loan is insured by someone, usually CMHC. Once the project is built, the construction loan is repaid and replaced by mortgage financing, which is a long-term loan.

Mortgage insurers

Most mortgage loan insurance in Canada is provided by CMHC. Mortgage loan insurers charge an insurance premium based on the degree of risk associated with the loan. The insurance covers losses to the mortgage lender if the borrower defaults on the payments.

Builders

Sometimes, the same company develops the land and builds the housing but, more often, a different company is responsible for the actual construction of a building.

Lawyers

Land development is a complicated business and real estate law is a specialized area that has evolved in response to these complexities. Lawyers from all three sectors may have input into the development of a project, ranging from assistance with site acquisition, to title registration, to the structure of agreements between sponsor and developer, to the municipal approval process.

Real estate agents

They may or may not be necessary during the development process, depending on the way units are disposed of. New buildings are often marketed by the developer and the sponsor. However, when units or buildings are resold, real estate agents are often involved to represent the interests of both buyer and seller.

Property managers

Once a building is up and running, people are needed to keep it functioning smoothly. These people are often called property managers. They may also be called administrators if services or care are provided for the residents of the building. Property managers work in all three sectors of the housing system.

Provincial government agencies

Provincial governments are responsible for a wide range of activities such as landlord and tenant regulation, land titles registration, and administering social and public housing programs.

Putting the Pieces Together: Historical Overview

As indicated at the outset of this chapter, most seniors' housing in Canada has always been provided by the private market. This system works well most of the time for most of the people. However, there are segments of the population whose needs cannot be met by the private sector. Seniors fall into this category when they cannot afford private sector accommodation.

For much of the postwar period, public housing and non-profit housing helped to fill the gap between what seniors could afford and what was provided by the private sector. At the same time as public agencies were developing and building public housing projects, the non-profit sector (sometimes called the third sector) began to emerge as an important player on the stage.

But once the era of fiscal retrenchment arrived in the early 1990s, the situation changed dramatically. Most governments in Canada withdrew from funding the development of new social housing programs, although British Columbia and Québec are still active on a limited scale.

The third sector has been greatly affected by all these changes. Non-profit organizations are rethinking their goals and objectives, trying to decide on the best way to make a contribution in a time and a place where all the old rules no longer apply.

As we have already noted, the needs of seniors in our society are changing. The government is now challenged to maintain the viability of a housing stock that was built many years ago without the amenities and services necessary to support ageing in place.

In many ways, the housing system today works much like the housing system has always worked: most housing is still produced, owned, bought and sold, and managed privately. What has changed, however, is that community-based organizations cannot rely on government subsidy programs to help them create housing. New relationships are beginning to emerge where the public, private and non-profit sectors work together to achieve housing goals.

What Can an Organization Do?

To demonstrate how a community group with an interest in the housing needs of seniors might fit into the housing system, we thought it would be useful to focus on a hypothetical small town somewhere in Canada. Here is what the town is like.

- Just over 12 per cent of the population of the town is over 55.
- There are several seniors' projects in town, some owned and managed by private landlords, some built by service clubs using non-profit funding from the federal and provincial governments, and some built by governments themselves.
- Several of the projects have waiting lists, but others, including two public housing projects built in the 1970s, are struggling with vacancies.
- One of the non-profit projects is experiencing management problems because there is no one to replace the board of directors, which has been in place 15 years.
- There is an empty lot near the downtown adjacent to a seniors' centre that would be suitable for a housing project, but funding for subsidized housing projects has all but disappeared.
- The residents of this neighbourhood are opposed to residential development on the site. They want it kept as open space.

What could happen in this town from the perspective of seniors' housing? What could a community group do?

Many things. The list below provides a very quick introduction to a few of the ways groups can help meet seniors' housing needs in their community. The rest of this guide will suggest some other ways, and help you implement whatever goal seems most appropriate for your community and your organization.

A needs assessment

Are the vacancies in the public housing projects a reflection of lack of demand or of unsuitable facilities? Is the population of seniors in the town increasing or declining? Are there services in the community that support independent living? Is there some form of housing needed by local seniors that doesn't exist at all?

Provision of services

If the vacancies in the public housing project are related to a lack of services or if the waiting lists for the other projects are partly due to the inability of seniors to remain in their own homes, could a community group either provide some services itself or lobby governments to do it?

A housing registry

Perhaps the vacancies are a result of lack of knowledge on the part of local seniors about available housing options.

Project management

A service club board of directors needs an infusion of new blood and new energy.

Fund raising

Most of the initiatives mentioned in this list require at least some money and the next one (project development) requires large amounts.

Project development

A suitable and vacant site is available. By joining forces with a developer or with other community groups, it may be possible to build a project that will satisfy an unmet need in the community.

Providing services to those in existing housing

Seniors' groups that want to concentrate on maintaining the viability of the existing, affordable housing stock may find ways to cooperate with provincial housing authorities to bring recreation and care services into their communities. Some provinces are developing programs in the hope of partnering with the private sector for this purpose.

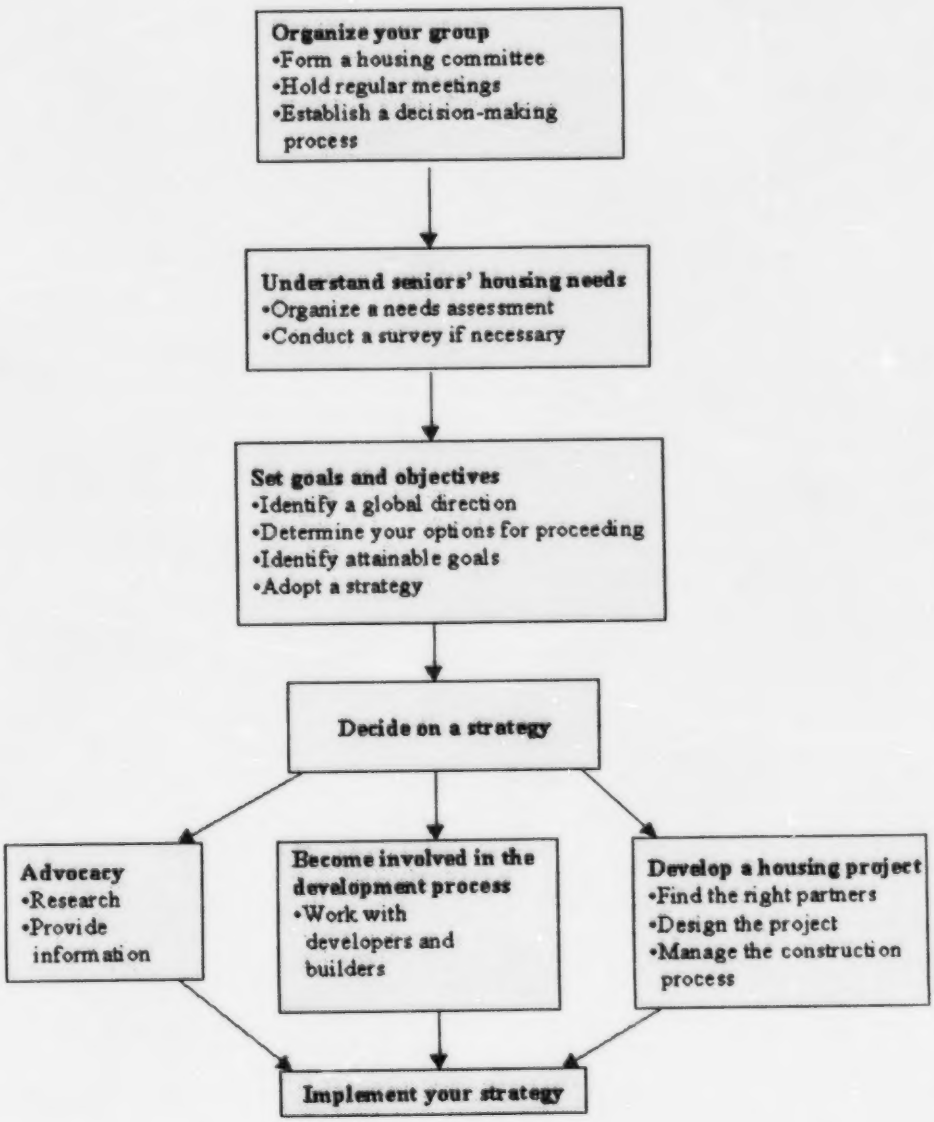
Community development

Opposition to new projects can be very challenging to overcome. Advocacy work undertaken by community groups supporting a new initiative may be extremely helpful at reducing neighbourhood opposition.

Politicians

It is always useful to keep local, provincial and federal politicians informed about what you are doing, and to seek their support.

PART TWO:
FORMULATING A STRATEGY
A Road map to meeting seniors' housing needs



5.0 GETTING ORGANIZED

You have an idea for seniors' housing and you want to pursue it. What do you do now?
If you jump right into an activity, program or housing project, your chances of success are not good. Excellent programs often fail because they are not accepted by the people they are intended to serve, they don't get the resources they need, or they are not planned effectively to continue successfully in the long term. These programs were not bad ideas, they lacked groundwork. For action-oriented people, these groundwork steps may seem like a waste of time but experience shows that a critical difference between programs that fail and those that succeed is the groundwork.

Your group should be organized in a manner that allows you to make informed decisions and implement them as quickly as possible. If you are part of a larger organization, your first step should be to learn about the workings of that organization. Who does what and what services or programs are offered by each part of the organization? Also, there is no such thing as starting with a clean slate. Past successes, failures or conflicts and alliances will affect your credibility. Once you have gathered preliminary impressions about your community and organizational history, geography, population, economy and politics, you will have established the basis for the future and you can begin to plan your actions.

A common mistake is to jump from an awareness of need to solving the problem without taking the necessary steps to better assess what the need really is. In the early stages of the group action process, solutions are premature.

Legal Issues

Religious institutions and other non-profit organizations may already have a board of directors that will be ultimately responsible for housing-related decisions. If you are starting from "scratch," you may want to investigate the question of how to structure your group legally. There may be tax liability or revenue-raising reasons why you might want to be a company or a cooperative, a non-profit society or a registered charity. Also, landlord and tenant, cooperative and condominium acts may apply to your project. You should seek legal advice on these issues. If your plans include the development of a housing project, you are strongly advised to find a lawyer specializing in real estate law. Ask the lawyer to join your group or hire him or her.

Form a Housing Committee

If your group is part of a larger organization that already has a board of directors, ask yourselves these questions: Does your board have experience in the areas of housing and care of seniors? Does it have vision and drive, and unflagging devotion with unlimited time to devote to your cause? If the answer to these questions is no, you will need to form one or more subsidiary committees to work on your project and make recommendations to the board. You may also want to do this to save time for your board members.

If you are starting your organization from scratch, you will need to form your own board of directors and perhaps subsidiary committees as well, depending on the scope of your objectives.

Whatever your circumstances are, select individuals who will be proactive and are willing to dedicate whatever time will be required specifically to housing issues. You can't assume that just because people agree there is a problem that they will act. You must also get a commitment from them to do something: give a vote of confidence, act at a specific time, attend meetings, pledge money, follow-up on specific tasks as assigned, and so on.

You will be able to make informed decisions and save consulting fees if your housing committees include professionals with a variety of skills:

- seniors' care managers—social workers, nurse managers, therapists;
- real estate sales and marketing specialists, non-profit housing consultants;
- development professionals—architect, engineer, construction project manager;
- financial and legal experts with real estate background;
- property managers with seniors' housing experience; and
- seniors who have been involved in the planning of housing projects.

This may sound like a tall order, but many groups just like this participated in the survey that formed the basis for this publication.

A Good Chairperson and Productive Meetings Are Critical

Once your committee is in place, the next step is to assign responsibility for coordinating meetings, recording your decisions and handling correspondence to a housing chairperson or a staff member of your organization. If your goal is to build a housing project, there will be a great deal of correspondence including preparation of applications and proposals. Whatever your goal, make sure you schedule meetings with about two weeks notice. Agree on the agenda (including approximate times for each agenda item) and an acceptable date for the next meeting with those in attendance at the current meeting.

Initially, meetings may be held on a monthly basis but, as the project takes shape, many important decisions may have to be made and meetings may be required as often as every week.

In addition to a housing committee, the scope of your project may necessitate the formation of additional program, financing and other committees to assist you in your efforts. These may function as ad hoc committees of the housing committee with meetings and recommendations made to the board of directors or the housing committee as required. Allocating areas of responsibility to ad hoc committees when you get further along in the project development will make the process more efficient and reduce the time input required from everyone.

Planning for Special Challenges

There are several problems you may encounter with members within your group. It is helpful to anticipate and plan for them.

Resistance and Impatience

Group members sometimes resist gathering preliminary information because they "already know" all about whatever situation you might be dealing with. Later on, others may dispute the findings of your research for the same reason. Sometimes, group members want to do something tangible before the groundwork is properly laid.

Review all the reasons for the approach you have adopted, and take a vote on any contentious issues that arise. The steps that have been described in Part Two are logical and have proven to be effective. Most will recognize this and when you have demonstrated to the dissenters that they hold a minority opinion, they will no longer try to debate the issue.

A good book to read on group dynamics and the decision-making process is *Getting to Yes* by R. Fisher and W. Ury. Another to try is *Helping You Helps Me: A Guide Book for Self-Help Groups* published by the Canadian Council on Social Development.

Burnout

Dealing with housing issues can be very intense and time consuming. From time to time, some or all of your group may become bored or frustrated with the process. Try finding new enthusiastic members, take some time off, do something frivolous—have a party. If at all possible, make meetings as pleasant as possible with refreshments.

Try to avoid conversation that is off topic. Distribute an agenda (with times designated) for each item and stick to it. Try to select a chairperson who is diplomatic, democratic, organized and experienced in chairing meetings.

It may also help to have another planning session to refocus and energize your group.

6.0 FUND RAISING

It is an indisputable fact of life that it is very hard to do anything at all without money. You can form a committee, discuss your goals, and seek support from people and organizations, but beyond that, you will be very limited in what you can do if you do not have any money. You will need funds early on, for things such as:

- becoming incorporated;
- undertaking need assessments or other research projects;
- paying consultants; and
- administrative expenses.

Government funding for community groups is more limited than in the past, so you are going to have to be creative and diligent in your search for funds. Some possible sources are listed below. Before you approach any of the sources on the list, make sure you can clearly articulate what your goals are and why you need the money you are requesting. You will need a detailed budget.

Provincial housing agencies

Some provincial housing agencies have programs that may provide community groups with funds to:

- do need and demand surveys or other research projects;
- operate housing registries; or
- otherwise provide seed money for housing-related projects.

It is worthwhile checking this out.

Municipal governments

Most municipal governments are facing tough fiscal constraints, but they might have some sources of seed money for community groups. Make sure to ask if they have published a funding resource guide for grass-roots groups. These are very valuable sources of information. If the municipality doesn't know of such a document, check with your local library.

Foundations

Local foundations may provide grant funds for community organizations. In some centres, the interest earned on funds held in trust for real estate transactions is used to help community groups with worthwhile projects.

Endowment funds

Often, seniors and their families will make contributions toward a building fund or other fund-raising efforts when a need has been proven and they have been kept informed of the decision-making process.

Charities

Check with the United Way in your community as a starting point. Ask them for other ideas.

Financial institutions

Some local financial institutions, such as credit unions, have established programs to assist community groups with objectives such as affordable housing projects. Ask your local credit union manager about the situation in your community.

Religious institutions and service clubs

Religious institutions and service clubs in Canada have a long history of involvement in housing. Often, they act as housing developers themselves, or in partnership with developers, but some may be willing to provide seed money for other community organizations providing a service related to housing for seniors.

Chambers of Commerce

Chambers of Commerce or other business organizations might be persuaded to provide a small grant for a good cause, especially if a member of your organization is also a member of theirs.

Lotteries

In many provinces, charitable organizations are able to benefit from lottery funds. If your organization is interested in this potential source of funds, check with your local lottery operator to find out what its requirements are and whether your group might qualify for assistance.

CMHC

Proposal development funding is available from CMHC for groups interested in building a housing project. Groups must be able to demonstrate that they have a reasonably good chance of achieving their objectives, which means that CMHC will look at the following items:

- potential economic feasibility of the project (revenues at least equal expenses);
- good location;
- equity (e.g., land ownership);
- roots in the community; and
- stable organizational structure.

Normally, if the project goes ahead, the funds must be repaid. For more information, refer to the Canadian Centre for Public-Private Partnerships in Housing on the CMHC web site (www.cmhc-schl.gc.ca) or call 1 800 668-2642.

7.0 UNDERSTANDING SENIORS' HOUSING NEEDS IN YOUR COMMUNITY

Now that you have a structure in place that will help you accomplish your goals, you need to determine what your goals should be. You may already have a precise goal in mind, but as indicated, a common mistake groups make is to assume that they know what the needs in their community are without taking the time to investigate the situation thoroughly. It is very easy to fall into this trap. Take the time to do a proper needs assessment. You may be surprised at what you find.

Organizing a Needs Assessment

Basically, your needs assessment should identify what the seniors' housing needs are in the community, what is already available to meet those needs and where there are gaps. Many organizations have decided to act and spend time and money on what appeared to be an excellent idea only to find that, in the final analysis, their idea was not workable. A needs assessment is a worthwhile expense to avoid costly mistakes. Do not assume that the advice of well-meaning professionals or developers is enough. Circumstances are always in flux and while someone else's project may have been very successful, the demand may now be filled, or a different location may be unsuitable, or any number of other factors could have changed.

There are many resources available to help you conduct a needs assessment, some of them published by CMHC. For example, many organizations have used the SENIORS software, a computer program that contains questionnaires and other mechanisms for determining and reporting on seniors' housing, support service and transportation needs. SENIORS allows you to:

- develop profiles of seniors, including information about their living arrangements and health, social and economic characteristics;
- identify the characteristics and conditions of seniors' housing;
- identify all community facilities, support services and transportation options currently available for seniors;
- identify seniors' unmet needs for housing, support services and transportation;
- identify how support services are delivered;
- identify the difficulties seniors have in undertaking day-to-day activities and the type of support services they now need and use;
- determine what housing options seniors need and prefer;
- identify a range of accommodation options for seniors that will satisfy their needs and preferences;
- help service providers plan for future needs for support services and transportation;
- promote the participation of seniors, community groups and agencies in expanding the housing choices for seniors; and
- develop a community guide to seniors' resources.

Whether or not your group decides to use SENIORS, this is the kind of information you need to collect about the seniors living in your community. Some information may already have been collected by other organizations or agencies. Check with prominent seniors' organizations in your community or with your local municipal planning department.

Surveys Can Be Very Useful

You will probably have to undertake a survey of some kind because it is very unlikely that all the information you need will be readily available. Doing a survey can be very useful for reasons other than data collection, although that of course is important. It can also do the following.

- It can add credibility to your organization's aims.

- By using local seniors as data gatherers, it will broaden your membership base and increase commitment.

- It will result in the generation of valuable publicity.

- It may provide evidence of support required by lenders if you are hoping to develop a housing project.

In addition to the data you gather through surveys, there are many other useful sources of excellent information including the Market Analysis Centre at CMHC, provincial housing ministries, and municipal planning departments or economic development departments. Ask for information about the demographics (ages and incomes) of persons in the areas where you are planning your project, migration trends, housing trends, types of housing that may be overbuilt, housing permits and starts, and so on. These agencies often include summaries of relevant information from Statistics Canada but you can obtain information directly by fax or by visiting a Statistics Canada office. A nominal fee may apply for research or printed copies.

Examples of CMHC reports that are published regularly include *Rental Market Reports, New Housing Market Reports, Housing Forecasts, Mortgage Market Trends* and *Canadian Housing Markets*

Who Will Undertake the Needs Assessment?

Your group could organize and carry out a needs assessment on its own, especially if you decide to use SENIORS, which takes you step by step through the process. Or you could hire a consultant to do it, or to help you do it. That will require the expenditure of funds. You might be able to join forces with another community group or agency with similar aims and share the costs. If you decide to hire a consultant, it is very important to establish the terms of reference carefully, so you get the information you need and the consultant is clear about the job that must be done.

Whichever way you approach the needs assessment, remember the value of involving community volunteers in the data collection process.

By completing a needs assessment, your organization will be in a much better position to develop a strategy to meet unmet housing needs in your community. You will understand what the opportunities are, and what obstacles might stand in your way. Developing a strategy to explore the opportunities and avoid the obstacles is the subject of the next chapter.

8.0 SETTING GOALS AND OBJECTIVES

Before you start work on a specific project, your board or housing committee will need a mission statement and agreement on priorities. The best way to tackle this is to set aside a half day or a full day, depending on the scope of your plans, for a workshop. It will be helpful to ask an objective person who is not a member of your group and is a good speaker to act as a facilitator. Someone with experience doing workshops or seminars would be a good choice. A facilitator will help to keep the session in focus and moving along. Ask other community organizations for referrals if your group members do not know someone who can take on this role effectively.

Present a Summary of Trends

Start your workshop with a summary of statistics and trends about the housing market in your community that may influence your decisions. This summary will be based on the information collected during the needs assessment.

Establish a Global Direction

In addition to external demographic and housing trends, you will need to take your group's limitations and potential into account.

Identify opportunities revealed by the summary of trends and the resources at your disposal (land, buildings available for conversion, etc.).

Identify any strengths and weaknesses that may affect your plans.

Identify Attainable Goals

If you have not already done so, it will be very helpful to read Part Three before you begin identifying attainable goals. It describes some of the broad approaches groups throughout Canada have adopted to help meet seniors' housing needs in their communities. The chapters in Part Three are organized as follows.

Chapter 9, Working with the Housing Sector, discusses tools such as research, providing information to politicians and to seniors themselves (e.g., housing registries) and helping other groups who may need support on important issues (e.g., rezoning applications).

Chapter 10, Working in Partnership, describes how seniors can help to obtain the housing they want and need without actually developing the housing themselves.

Chapter 11, Developing a Project Yourself, is intended to provide some very basic information for groups that do want to become involved in the actual development process.

Whatever goal you choose, it will help to reduce the time that the goal-setting process takes if you break off into subgroups to identify these items. Allocate a specific time for this, reconvene and then review the findings of each subgroup and obtain a consensus on the issues. The facilitator or chairperson of the workshop session should record your findings and decisions.

Adopt a Strategy and an Action Plan

The final report from your goal-setting workshop can be incorporated into a formal policy document or by-laws. Once this is in place as a guideline, continuity will be maintained from one board or committee and its members to another.

It will now be time to elect any ad hoc committees that you will require and form an initial action plan, including:

- statement of need;
- basic values on which your plans are based;
- the overall goal of your plans;
- the target group you want to reach;
- the desired change or awareness you want to achieve;

- roles, tasks and time lines to carry out the plan;
- evaluation plans; and
- budget and other resource requirements.

The action plan should be compiled in chronological order with specific persons or committees assigned to complete each task by a certain date. Schedule meetings for those approximate dates and agree to the format that committee reports will take. For instance, financial schedules based on rough construction estimates or the report of a consultant attached to a formal report from each committee with the agenda and minutes of the last meeting may be the kind of structure that would work for your group. Review your progress at each meeting and adjust the time line or task list as required.

No matter what the goal or objective chosen by your group, you will need financial resources to help you attain your goal. Some of the ways you can obtain these resources are described in Part Three.

PART THREE:
IDEAS FOR ACTION

9.0 WORKING WITH THE HOUSING SECTOR

This chapter is about some of the routes community groups follow, in their pursuit of better housing for seniors, that do not directly involve the development of a housing project. For groups interested in development, chapters 10 and 11 provide very basic information about the process. The list of possible activities in this chapter is not intended to be exhaustive, only illustrative.

As you go through the list, remember that your group does not have to embark on its chosen mission alone. Depending on the goal you ultimately choose, it might make sense for you to join forces with another like-minded organization in your community, to form a partnership with a developer, or even to devote your group's energy and commitment to the goals of an already established organization. Working alone, unless your group has adopted a very definable and manageable project, is often very difficult.

Research

Many community groups have studied housing needs in their local areas, often as a preliminary step to the development of a housing project, but equally as often to serve as a source of very useful information for a wide variety of local organizations. There are formal mechanisms for collecting data on local housing needs. CMHC has developed one such mechanism that many groups have found to be very helpful. Others have relied on community forums as a source of information, on the members of local seniors' organizations, on religious groups or on surveys published in local newspapers. There are many ways to find relevant data that can be used for many different purposes, some of which are discussed later in this chapter.

Of course, your research efforts do not need to be limited to gathering data. You could develop a housing strategy that you would like to see adopted by your local council or you could compile all the data that already exists about seniors' housing needs in your community and use it to decide on a course of action.

Advocacy

Your group may decide that a consistent effort to keep community decision makers informed about seniors' housing issues is the most effective way for them to influence events. Here are a few of the ways you could do that.

- Form an association of like-minded people in your community, if such an organization doesn't already exist. There may be any number of individuals and groups with similar interests to your group who could be a stronger voice united than apart. The combined group could do any number of things together, submitting joint proposals for funds to develop a community housing strategy, for example.

- If you have developed a data base on some particular issue or issues, use it to attract the attention of those who might be in a position to help you meet your goals. You might decide, for example, to try and persuade your local municipality to donate municipally owned land to seniors' organizations for housing purposes. Or you might focus on religious organizations or service clubs with surplus land.

- Think about what your group could do to encourage the development of more unconventional, but perhaps more affordable, housing types than the typical low-rise apartment block. What about secondary suites for example, or manufactured housing? Your group could launch a campaign to persuade municipal decision makers to be more accommodating of these types of accommodation than they sometimes are.

- Make presentations to elected officials, such as federal and provincial ministers, mayors and local councillors on any issue of relevance to you and your group. Don't assume that the status quo must continue to exist because of some law of nature. There is no such law and people can and do make a difference. You could "present arguments" for funding, or for programs, or for changes to existing regulations and policies, for a site to build a project on, for the rezoning of a site that would provide an excellent location for a project, or for whatever other goal would help meet seniors' housing needs in your community.

- Keep local developers informed about the desirable attributes of housing projects for seniors. Make a presentation to your local urban development institute if there is one or convene a meeting to which you invite all the local developers.

- If the forces of "not in my back yard" (NIMBY) are strong in your community, and neighbourhood groups are successfully opposing plans to build seniors' housing projects, your group could structure itself to become a community resource on fighting NIMBY.

- Other options include publishing a newsletter, suggesting that your local television station produce a show on housing for seniors, or bringing seniors housing issues to the attention of political candidates if there is an election going on.

Providing Information to Seniors

There is a whole range of information seniors need to make informed choices about housing alternatives. Perhaps, there is a role for your group in providing it. Here are some suggestions.

- In some communities, registry services exist that maintain information about all the seniors' housing projects in the community, including information on location, rents, amenities, and so on. If a registry does not exist in your community, your group could think about establishing one.

- If many seniors in your community are unaware of the services that exist to help them stay in their homes, work to convince service providers to improve existing information services, or develop a brochure that describes the available services and distribute it widely throughout your community.

- Look for directories of housing-related programs from governments and other agencies. Where they do not exist, consider creating a local database or resource document.

- Organize a conference. An event like this can serve many useful purposes. It can bring people with similar goals together, which can create even more energy. It can provide a forum for exchanging useful information and result in valuable publicity for the cause of seniors' housing in your community. It can even raise money!

- Attend conferences to increase the knowledge of your organization and its ability to respond to changing conditions by learning as much as you can about issues of relevance to seniors' housing needs.

- Create a drop-in centre for housing information. Maintain a list of qualified consultants for organizations that wish to pursue the development of a housing project. Create a library (many excellent documents are free of charge) and a bibliography. Train volunteers to provide useful information to seniors and organizations in your community.

- All of the above. Your group could become a one-stop source of help, guidance, advice and information on seniors' housing issues in your community.

10.0 WORKING IN PARTNERSHIP

The housing development process is complicated and time-consuming and some community groups may not have the desire to become directly involved in the development process. This chapter is for those groups.

What Types of Partnerships Are There?

A minimal approach: influencing the development process

There are a number of ways that organizations can influence the provision of appropriate housing for seniors in their communities without becoming deeply involved in the development process themselves. In most cases, these groups will have a good understanding of housing needs in their communities. They may even have a vision of what kind of housing project would best meet community housing needs. What they require is someone with the ability and the willingness to drive the development process on their behalf.

Typically, such a relationship would not require legal agreements governing responsibilities and obligations. Rather, the relationship would be less formal, based on a sense of mutual benefit. As an example, a group of seniors might want to live in the same building—a building that contains the kinds of units and types of amenities that are important to the group's members. Instead of having to develop the building themselves, the group might find a developer who, in exchange for a ready market for some or all of the units in a building, would agree to build the project along the lines desired by the group.

Informal arrangements to work together

Or a group and a developer might enter into an informal relationship with the jointly held expectation that if a project were to come to fruition the developer would get the contract to develop and/or build the project.

Another example might be a situation where a municipality has designated a site for seniors' housing. In exchange for its support with the municipality, a seniors' group could request that a developer provide the kind of project that would best meet community housing needs. Or alternatively, the group could act in an advisory capacity throughout the project's development and construction, providing a window on local housing preferences for the developer.

Although it may not be that easy for seniors' groups to find an able developer willing to form an alliance with them, there are some possible routes to explore.

Members of your organization might know builders, developers or architects interested in exploring an identified housing need, particularly if they can see the advantage of an association with your group. It is usually easier for developers to obtain re-zonings or market a project if a bona fide community-based, non-profit organization is involved with the project in some way. Or, there may be industry participants with a special interest in the kind of project you are proposing who may be persuaded to assume the bulk of the development work.

If your group doesn't know any architects or developers, a good way to find someone who might be interested is to ask other community groups with experience in housing matters. They might have participated themselves in the development of a project or they might be active in other ways in community housing issues. Municipal planning officials may also be good people to ask.

Conduct a proposal call

A proposal call is a way of finding out how much interest exists in a community for an initiative of some kind. A proposal call may be published in the newspaper, or organizations may issue the call to a select list of potential respondents. Often, a proposal call is conducted because the issuer

needs a service or product that they are willing to pay for. In the case of seniors' organizations wanting to meet community housing needs, the intent of the call would be a little different: to communicate the fact that a housing need has been identified by a community-based non-profit organization, an opportunity exists to meet that need, and the sponsoring organization would like to discuss the possibilities with interested industry participants.

During these discussions, the sponsoring organization could make it clear to respondents exactly what role they wished to play in the development process. Suitable roles could be restricted simply to information sharing, or the sponsoring organization might want to assume a somewhat more active role, in marketing for example.

It is possible that a proposal call of this nature might result in a complete lack of response, but it costs very little to test the waters this way. Of course, if a sponsoring organization has land to offer, the response to the call is likely to be somewhat more enthusiastic. In these cases, it is also likely that the sponsoring organization will want to assume a more active role in the development process, as described in Chapter 11.

Developers may also approach you

It is not uncommon for developers to approach non-profit groups, rather than the other way around. This is particularly the case if the group owns land that could be developed. In these situations the group may assume a very limited role (e.g., advice or access to prospective purchasers/tenants) and simply allow the developer to drive the process. But, most land-owning organizations prefer to assume a more prominent role in the development process.

By assisting other groups

There may be other non-profit organizations in your community which have assumed an active role in the development of a housing project. You may be able to meet the needs of your group by helping out in some way with the more active group.

Joint ventures

Groups may enter into a formal association of some kind with a private sector developer or builder. This arrangement can work where both sides have an advantage that is valuable to the other. For example, the community group may have access to a piece of municipally owned land at an attractive price. Alternatively, the developer may own a suitable site on which the municipality may be willing to grant certain concessions if the site is developed in conjunction with a local community group.

These associations can work well when a group has access to independent advice about the development process, preferably through its own board of directors, or when the developer comes highly recommended by another community group. Otherwise, the partnership may be too unequal in terms of expertise to function well. This may be an especially important issue in smaller communities, where working with a developer may be the only practical choice. Developers will also want to be convinced that your group is a good one to work with and that your joint efforts are likely to lead to some tangible accomplishments.

If your group is interested in the possibility of working with a developer and doesn't know of one, probably the best place to start is your local planning department. The planners may be able to direct you to the owners of sites where a partnership arrangement would be particularly suitable for both parties.

Partnership with another community-based organization

Another group with similar goals may have already developed a housing project and need an

infusion of committed and energetic volunteers before it can go on to the next project, or both groups might benefit from strength in numbers when it comes to fund raising, marketing or gaining political support.

Find a like-minded group by talking to seniors' advocacy organizations in your community, or ask CMHC's Public-Private Partnership Centre if it knows of another group working toward the same ends as yours.

11.0 DEVELOPING A PROJECT YOURSELF

There are housing groups which want to pursue the option of developing a housing project and this chapter contains some advice and suggestions.

The pros and cons of developing a project on your own are discussed below, followed by suggestions about how to find (and pay for) external resources.

Development Can Be a Lot of Work

Unless your organization has developed a housing project before, or has a sophisticated board of directors with a wide variety of skills, you should give serious consideration to hiring professional help. A group of volunteers, no matter how well intentioned, will be at a serious disadvantage without some expert assistance. It is easy enough, and quite normal, to become discouraged from time to time throughout the process. The absence of expert assistance is guaranteed to increase the frustration quotient.

Many groups hire development consultants

A development consultant is a person who knows the development process backward and forward and offers this expertise to groups for a fee.

Development consultants can be either for-profit or not-for-profit. In most large cities in Canada, you will be able to find both kinds. In smaller centres, you may have difficulty finding either. The advantage of using a development consultant is that they know how the development process works and they can be of inestimable assistance in getting your project off the ground. The main disadvantage is that you may not be able to find a good one and even if you do, you have to pay them. (Of course, this is not considered a disadvantage by the development consultants.)

Ask other groups in your community that have already developed a housing project whether or not they used the services of a development consultant and if they did, if they were satisfied. If this method doesn't work, call the nearest CMHC office or the Canadian Centre for Public-Private Partnerships in Housing to see if either can be of assistance, or ask your local planning department for some guidance. If there is a seniors' advocacy organization in your community, they can be an excellent source of advice.

What Steps Do You Follow?

No matter how you choose to proceed, you will have to deal with all the elements of the development process in greater or lesser detail. We touch briefly on the most important elements in the following section.

Site selection

If you are starting from scratch without a predetermined site, think about what kind of location you want to consider and what kind of characteristics you are looking for in a site. Many municipalities lease municipally owned land at below-market rates to community groups. Talk to the planning department. There may also be rules in your community that allow a developer to supply a certain proportion of affordable housing in exchange for something else such as added density on a site and, therefore, there may be developers looking for a community-based group to work with. The planning department will know about that too.

Think about these issues.

- The cost of land in your community. In some large centres, the market value of land is so high that it may be very difficult to make your project economically feasible.

- Proximity to services. Ideally, seniors' housing projects should be located close to public transportation, shopping, cultural

and recreational facilities, and medical services.

- Zoning. If a site you are interested in is not appropriately zoned for the kind of development you are planning, you could be in for a long and arduous re-zoning process. Make sure you understand what might be involved and be prepared for the possibility of NIMBY - see the bibliography for some useful sources of information on countering NIMBY.

Design Issues

Although you will need an architect fairly early on, there are some basic issues your group can think about on its own. To help you, some excellent resource material is available, some of which is listed in the bibliography. Important design issues include the following.

- Who is your client group and what are they looking for in terms of project design?

- Think carefully about the possible size of your project. It will depend on many things, including the cost and size of the site, but remember that you are going to have to find people to occupy all the units and this can be a challenge in an era when government subsidy funds are very rare.

- What services do you want to provide and how will they affect the design of the building? This is becoming a critical issue in the development of seniors' housing projects in Canada as the importance of the ability to age in place is increasingly recognized.

Feasibility

Will your project work in an economic sense? Will you be able to generate enough revenue to offset costs? Once the project is built, will there be enough money to operate it?

These questions are answered by a feasibility study. The major tool used in a feasibility study is known as a pro forma, which is simply a comparison of revenues and expenditures. If revenues do not at least equal expenditures, then you need to look at ways of either increasing the revenues or decreasing the costs (or both).

A pro forma for a rental project is a little more complicated because you have to look at income and expenses over a lengthy period to determine if your project will work or not. But the basic idea is still the same—a comparison of revenues and costs.

Marketing

If your plan looks like it might work, now is the time to get commitments from your target market. Unless you have a large amount of money to put into the project (usually referred to as "equity"), lenders and insurers will require a majority of the purchasers, perhaps as many as 80 per cent, to be committed purchasers before they will make mortgage financing available. "Committed" means that people have made deposits.

Perhaps you already have most of the units in your project spoken for, but if you haven't, you will need to develop and implement an effective marketing plan. Because your consultants or partners will have experience with marketing, they will be of great assistance to you. However, your connections to the community and your reputation are the most effective marketing tools you will have.

Financing your project

Years ago, most seniors' housing projects were financed by one level of government or another. Today's reality is very different. Almost none are, although CMHC is very active in insuring projects. What this means is that CMHC insures the funds that banks and other lenders provide to groups like yours to build housing projects. Without this insurance, financing either would not be available at all, or would only be available to groups that were able to contribute very substantial amounts of money themselves to the project. You will generally need a minimum of 25 per cent of the cost of your project in cash to

qualify for a conventional mortgage loan. If you are working with CMHC's Canadian Centre for Public-Private Partnerships in Housing, be sure to discuss all the details of project financing.

Regardless of whether your financing is insured, you will need equity. Equity is often raised by seniors themselves, generally through the sale of a home. In other cases, religious organizations, service clubs or municipalities may make land available at a reduced price to community groups, which also serves as equity. Or you could launch a fund-raising venture. Chapter 9 discusses some of the ways you might be able to raise money.

You will need a short-term loan to build the project, which is called construction financing, and then you will need money to pay back the construction financing. It can be repaid by mortgage funds, which are borrowed by individuals or the group, and repaid over a long period, or in cash, if your group is financing its project by the sale of members' homes.

It is often very difficult to build housing that lower-income seniors can afford. Some groups have relied on creative financing techniques to lower the cost of housing for some residents. For example, some units in a project may be sold at market value even though the cost to build them was below market value, because of donated land, for example. The surplus can then be used to lower the cost of housing for lower-income members.

The construction process

If at some time in the future you need to know the details of the construction process, congratulations! That will probably mean you successfully navigated the project development process and are in the happy position of worrying about building permits, tender calls and letters of credit. You can find out about these and other details of the construction process in other CMHC documents.

Occupancy and property management

In a sense, you have been thinking about occupancy and property management issues from the beginning, as soon as you began to think about who you wanted to live in the project you were developing. Although your first priority might be members of your organization, make sure you do not contravene any human rights legislation in your province.

Some other things you need to think about from the outset include:

- the criteria you adopt for occupancy (first come, first served?);
- the method of property management you propose to implement;
- whether and how you involve the residents in the operation of their project; and
- whether and how the responsibility that your group has assumed for the development of the project needs to be transferred at some point to someone else. Remember that the building you create will be there for a long time!

ANNOTATED BIBLIOGRAPHY

There are hundreds of books on housing for seniors. The short bibliography that follows is designed to provide interested readers with a few selections on several topics that may be of interest. Many of these publications are available through CMHC's Canadian Housing Information Centre.

Community Development

BC Ministry of Health and Ministry Responsible for Seniors. (1994). *Healthy Communities: The Process.* Victoria: Ministry of Health.

Although focussed on health needs, a very useful document about how to define needs and how to take steps to meet them.

BC Seniors Housing Advisory Committee. (1992). *Planning Seniors' Housing and Services: A Community Development Approach.* Vancouver: CMHC and BCHMC.

A report focussed on resolving seniors' housing needs using a self-help and community development model. Includes a checklist that will help local organizations plan for the housing and service-related needs of seniors in their community. About half the guide is devoted to gathering relevant information, similar to the kind of information outlined in the CMHC guide *Planning Housing and Support Services for Seniors* and in the SENIORS software. The other half is devoted to the action phase, for communities that decide that action is both necessary and warranted. The steps are clearly, although briefly, outlined.

Mustard Seed Network. (1991). *A Guide to Affordable Housing Development.* Vancouver: The Mustard Seed Network.

A 22-page guidebook divided into four major steps: planning, resource gathering (money and people), action (designing, building and managing) and post-construction. Two case studies are also included. Although brief and written in an era when funding for subsidized housing was still available, this is a very useful document that clearly outlines all the steps groups must take to develop a housing project.

Publications on Seniors' Housing

Chappell, Neena and John Horne. (1987). *Housing and Supportive Services for Elderly Persons in Manitoba.* Winnipeg: Manitoba Housing and Renewal Corporation, Manitoba Health Services Commission, and CMHC.

Analyzes the cost of providing housing and supportive services to older individuals throughout Manitoba living at home and in three types of housing facilities: support services provided internally, support services provided externally and multi-level care facilities. The analysis reveals the reasons behind the expanding focus on community-based support services for the elderly as opposed to institutional confinement.

CMHC (Canada Mortgage and Housing Corporation). (1999). *Housing for Older Canadians.* Ottawa: CMHC.

A comprehensive guide to planning, designing, developing, marketing and managing housing for people 55 and older.

———. (1999). *Housing Options for People with Dementia*. Ottawa: CMHC.

A guide designed to increase public awareness of the types and range of housing options that can be made available to people with dementia.

———. (1998). *Planning Housing and Support Services for Seniors*. Ottawa: CMHC.

An innovative planning tool and guide designed to help individual communities across Canada anticipate and plan for the current and future housing needs of their seniors. It will be of interest to private, public and non-profit housing and support service providers, municipalities, researchers, planners, consultants, developers and realtors. The guide is designed to help them gather and analyze local facts in order to assess the needs and preferences of seniors for housing and support services, and to identify and plan strategies for satisfying those needs and preferences. Users of this guide will be able to process and analyze data manually. A companion computerized version of the guide, SENIORS, which is designed to enable users to process and analyze data using personal computers is also available from CMHC.

———. (1992). *Housing an Ageing Population*. Ottawa: CMHC.

Guidelines for providing a wide range of housing options that are appropriate for seniors, well designed, affordable and marketable. Also contains an overview of the housing development process.

———. (1991). *Housing Choices for Canadians Over 75 Years Old*. Ottawa: CMHC.

The report provides a profile of the over 75 population, discusses the effects of ageing and analyzes available options, recognizing that housing solutions for the over 75 population must be able to bring together both shelter and support services.

———. (1988). *Housing and the Elderly*. Ottawa: CMHC.

Provides a comprehensive, although somewhat dated, list of books, reports and periodicals about seniors' housing.

———. (1987). *Housing Choices for Older Canadians*. Ottawa: CMHC.

This document is intended to increase public awareness of the range and types of accommodation options that are, or could be, available to older Canadians (excluding nursing homes and other facilities providing health care). The report describes the advantages and disadvantages of a variety of housing choices, including "staying put."

———. (1987). *Housing for Elderly People: Design Guidelines*. Ottawa: CMHC.

Presents guidelines for housing elderly people who are healthy and mobile enough to live independently in self-contained houses or apartments.

Gutman, Gloria and Norman Blackie. (1988). *Housing the Very Old*. Burnaby, BC: Gerontology Research Centre, Simon Fraser University.

This is a summary of symposium presentations in 1984. Major sections, each with subsections by different authors, deal with "A demographic and conceptual framework"; "Alternative financing models"; "The development process"; "Alternative models/ approaches to seniors housing"; and "Design and evaluation." The book provides a review of elderly housing statistics, senior housing patterns/needs, available choices in Canada and identify possible future directions.

———. (1986). *Ageing in Place: Housing Adaptations and Options for Remaining in the Community*, Burnaby, BC: Simon Fraser University.

This 156-page book focusses on various models enabling seniors to remain in their communities, ranging from renovation of dwelling units to granny flats to non-profit housing. Contains a good statistical analysis of the 55+ group as they were in 1985, including socio-demographic and housing demand characteristics, as well as an interesting discussion on migration patterns.

———. (1985). *Innovations in Housing and Living Arrangements for Seniors*. Burnaby, BC: Simon Fraser University Gerontology Research Centre.

This is a summary of symposium presentations in 1984. Major sections, each with subsections by different authors, deal with "A demographic and conceptual framework"; "Alternative financing models"; "The development process"; "Alternative models/approaches to seniors housing"; and "Design and evaluation." The publication includes insight into the strengths and weaknesses of relationships between seniors groups, developers and government agencies when they are involved in the development process, a discussion on the viability/future of shelter allowances and a very good introduction to custom design options.

Specific Housing Types

Bostwick, Mark. (undated). *A Guide to Developing Resident Funded Housing Cooperatives for Seniors*. Vancouver: CMHC.

This 70-page report includes suggestions about financing, marketing and management of equity cooperatives.

Davis, Christine. (1993). *Source Book on Life Leases: Findings of a Survey of Project Sponsors*. Ottawa: CMHC.

This publication is a brief but straightforward overview of the life lease concept and varying approaches to financial/physical development scenarios, marketing and design.

Doyle, Veronica and Nancy Gnaedinger. (1996). *Ageing Together – Ageing in Place*. Ottawa: Cooperative Housing Federation.

A 33-page report which includes a reference list and a maintenance checklist intended to educate cooperatives about the design and maintenance of environments for seniors.

Greater Edmonton Foundation. (1996). *Supportive Housing for Seniors: Proceedings from a Conference*. Edmonton: Greater Edmonton Foundation.

Provides an excellent overview of current developments in the field of supportive housing for seniors, including an analysis of housing arrangements for senior Canadians, a review of trends over the last 30 years, and a discussion of emerging trends which emphasize the need to interface shelter and care.

Gutman, Gloria. (1983). *The Long Term Impact of Multi-Level, Multi-Service Accommodation for Seniors*. Ottawa: CMHC.

Documents the results of a study of applicants to Seton Villa, the first retirement complex in British Columbia to offer a combination of care and accommodation under one roof, and two control groups. This publication will be a valuable design, marketing and management resource to those contemplating the development of multi-level, multi-service accommodation.

Gutman, Gloria, Stephen Milstein and Veronica Doyle. (1987). *Attitudes of Seniors to Special Retirement Housing, Life Tenancy Arrangements and Other Housing Options*. Ottawa: CMHC.

This report provides information about the motivation and timing for a move from a single-family dwelling into customized retirement housing and is a valuable tool for planning the design and services of any type of retirement community. It is particularly revealing with regard to life tenancy attitudes. The broad-based approach reveals regional similarities and differences that may influence the success of a seniors' housing program in many Canadian centres.

Murray, Charlotte.(1988). *Supportive Housing for Seniors: The Elements and Issues for a Canadian Model*. Ottawa: CMHC.

A 134-page report that provides a very comprehensive analysis of the supportive housing model.

Romank, Lorraine. (1992). *Small Scale Congregate Retirement Housing - Opportunities for Alberta*. Edmonton: Alberta Municipal Affairs.

An 85-page report that explores the feasibility of small-scale unsubsidized congregate housing and concludes that it is a viable option for moderate income seniors.

Sandford, Barbara.(1989). *Cooperative Housing as a New Life Style Option for Seniors*. Toronto: CMHC.

This 105-page report identifies overwhelming support for cooperatives as a way of meeting seniors' housing needs based on interviews with the members of three seniors' cooperatives developed in Toronto under the terms of Section 56.1 of the National Housing Act.

How-to Guides

CMHC (Canada Mortgage and Housing Corporation). (1999). *Housing for Older Canadians. Ottawa*: CMHC.

A comprehensive guide to planning, designing, developing, marketing and managing housing for people 55 and older.

———. (1999). *Housing Options for People with Dementia*. Ottawa: CMHC.

A guide designed to increase public awareness of the types and range of housing options that can be made available to people with dementia.

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———. (1995). SENIORS: A Computer Program Designed to Help in Planning Housing and Support Services for Older Canadians.

———. (1995). *Housing Ourselves Affordably*. Ottawa: CMHC.

Although this guide is focussed on self-help housing (sweat equity), it provides a useful introduction to the housing development process.

Ontario Association of Homes for the Aged. (1984). *Designed for Seniors*. Toronto: Ontario Association of Homes for the Aged.

This 83-page guideline encourages the development of enriched housing projects for seniors. Includes chapters on determining need and demand, housing type alternatives; deciding on services, assessing financial viability and obtaining funding, role of consultants, project development, role and function of committees. Although some of the information in the book is dated (especially the discussion on funding sources), the book provides much useful information about the housing development process.

Other

Gnaedinger, Nancy. (1991). *Small Towns as Retirement Communities*. Ottawa: CMHC.

This report has many useful suggestions for municipalities that wish to attract seniors. Based on the experience of Elliot Lake, Ontario, the report explores the costs and benefits of attracting senior settlers and provides a checklist and planning guide for municipalities.

Groh, R., E. Kuglin-Alyea and I. Ellingham. (1991). *Development of Innovative Financial and Tenure Approaches for Seniors' Retirement Housing Projects*. Ottawa: CMHC.

An 89-page report that contains a lengthy discussion of the pros and cons of various tenure options (based on Ontario legislation). The report also includes an interesting discussion of three different internal subsidization schemes: using profits from the sale of units priced at market to lower the cost of units occupied by lower-income residents, using the value of an owned site as a source of subsidy funds for lower income residents and using a combination of both. The report also discusses the involvement of sponsors and investors in the financing of units.

Gutman, Gloria and Gerald Hodge. (1990), *Housing and Support Service Needs and Preferences of Rural Seniors from Three Regions in Canada*. Ottawa: CMHC.

The survey was conducted in three parts in 1988. Part One examined population, housing and transportation trends and supply. Part Two identified facilities and services for seniors in the community. Part Three examined socio-demographic and functional characteristics, housing and living arrangements, housing costs and need for repairs, knowledge and use of government housing programs, housing preferences, support service needs and future housing plans.

Treeline Planning Services. (1995). *Seniors' Housing and Special Needs Study*. Yellowknife: CMHC.

Recommends ways to meet the housing needs of seniors in the Northwest Territories.